

**Notice of Allowability**

Application No.

09/876,762

Examiner

JAGDISH PATEL

Applicant(s)

DAVIES ET AL.

Art Unit

3693

**-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--**

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to 1/16/07.
2. ☒ The allowed claim(s) is/are 1-51.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
  - a) ☐ All    b) ☐ Some\*    c) ☐ None    of the:
  1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\* Certified copies not received: \_\_\_\_\_.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

**THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
  5. ☐ CORRECTED DRAWINGS ( as "replacement sheets") must be submitted.
    - (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review ( PTO-948) attached
      - 1) ☐ hereto or 2) ☐ to Paper No./Mail Date \_\_\_\_\_.
    - (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date \_\_\_\_\_.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

**Attachment(s)**

1. ☒ Notice of References Cited (PTO-892)
2. ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. ☐ Information Disclosure Statements (PTO/SB/08),  
Paper No./Mail Date \_\_\_\_\_
4. ☐ Examiner's Comment Regarding Requirement for Deposit  
of Biological Material
5. ☐ Notice of Informal Patent Application
6. ☒ Interview Summary (PTO-413),  
Paper No./Mail Date \_\_\_\_\_
7. ☒ Examiner's Amendment/Comment
8. ☒ Examiner's Statement of Reasons for Allowance
9. ☐ Other \_\_\_\_\_

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**DETAILED ACTION**

1. This communication is in response to amendment filed 1/16/07.

***Response to Amendment***

2. Claims 1, 3, 5-7, 9, 11, 15, 16, 18, 20-25, 27-29, 31, 33, 35, 36, 38 and 40-43 have been amended. Independent claims 1 and 24 have been amended and new claims 44-51 have been added by the Examiner's Amendment.
3. Claims 1-51 are pending and have been allowed.

***Drawings***

4. The replacement drawings received on 1/16/07 are acceptable.

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**EXAMINER'S AMENDMENT**

5. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with Nancy J. Flint on (Reg. 46,704).

Please amend claims 1 and 24 as follows:

1. A method of conducting banking deposit transactions between a bank and its customers, the method comprising:

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providing a computer enabled interface to a public network to which customers of a bank have access;

transmitting deposit terms over the public network to a customer, the deposit terms including value dates, currencies, tenors, settlement instructions and rates at which the bank will execute a deposit:

receiving a deposit request generated by the customer that is transmitted by the customer to the bank over the public network, the deposit request including a specific value date, specific currency, specific tenor, specific rate, settlement instructions and a principle amount of a deposit;

determining whether the specific rate specified in the received generated deposit request is a live rate or an indicative rate, and

transmitting a modified deposit request comprising a modified rate over the public network to the customer if the specific rate in the received generated deposit request is an indicative rate,

wherein the received generated deposit request is automatically executed if the specific rate in the generated deposit request is a live rate;

wherein further the modified deposit request is automatically executed if the customer accepts the modified deposit request in a predetermined period of time,

wherein further the principle amount of the deposit specified in the executed received generated deposit request or modified deposit request is deposited by the bank into an account of the customer, and

wherein funds are transferred to the bank from or on behalf of the customer to settle the deposit according to the settlement instructions.

24. A system for conducting banking deposit transactions between a bank and its customers, the system comprising:

an interface to a public network to which customers of a bank have access;

a server coupled to the interface, the server configured so as to:

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transmit deposit terms over the public network to a customer, the deposit terms including value dates, currencies, tenors, settlement instructions and rates at which the bank will execute a deposit,

receive a deposit request generated by the customer that is transmitted by the customer to the server over the public network, the deposit request including a specific value date, specific currency, specific tenor, specific rate, settlement instructions and a principle amount of a deposit, and

determine whether the specific rate specified in the received generated deposit request is a live rate or an indicative rate, and

transmit a modified deposit request comprising a modified rate over the public network to the customer if the specific rate in the generated deposit request is an indicative rate,

and

wherein the back office deposit processing system is configured to automatically execute the received generated deposit request if the specific rate in the generated deposit request is a live rate,

wherein further the back office deposit processing system is configured to automatically execute the modified deposit request if the customer accepts the modified deposit request in a predetermined period of time,

wherein further the principle amount of the deposit specified in the executed received generated deposit request or modified deposit request is deposited by the bank into an account of the customer, and

wherein funds are transferred to the bank from or on behalf of the customer to settle the deposit according to the settlement instructions.

Please add new claims 44-51 as follows:

44. (NEW) The method of claim 1, wherein the settlement instructions comprise standard default instructions established between the bank and the customer.

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45. (NEW) The method of claim 44, wherein the settlement instructions are modified by the customer when selecting the deposit terms.

46. (NEW) The method of claim 1, wherein the settlement instructions comprise alternative instructions, wherein further the customer selects one of the alternative settlement instructions.

47. (NEW) The method of claim 46, wherein the settlement instructions are modified by the customer when selecting the deposit terms.

48. (NEW) The system of claim 24, wherein the settlement instructions comprise standard default instructions established between the bank and the customer.

49. (NEW) The system of claim 48, wherein the settlement instructions are modified by the customer when selecting the deposit terms.

50. (NEW) The system of claim 24, wherein the settlement instructions comprise alternative instructions, wherein further the customer selects one of the alternative settlement instructions.

51. (NEW) The system of claim 50, wherein the settlement instructions are modified by the customer when selecting the deposit terms.

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***Reasons for Allowance***

6. The following is an examiner's statement of reasons for allowance:

7. The claimed inventions (claims 1-43) relate to systems and methods for executing banking transactions, and more particularly to systems and methods for executing deposit trades over public network such as the Internet.

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8. The following prior art references have been deemed most relevant to the allowed claim(s):

Buchanan et al. (US 20050021466) teaches a system and methodology that enables individuals to capture and securely transmit check images (including, but not limited to, personal checks, business checks, travelers checks, money orders, merchant coupons, food coupons, line of credit checks, etc.), deposit information, and other information from remote locations for the purpose of having those checks credited to the depositing individual's or organization's bank account(s) and having the check images (and/or physical checks) entered into the bank check clearing channels for ultimate delivery to the maker bank for payment out of the maker's account.

Walker et al. (US Pat. 6088686) teaches system and method for performing on-line credit reviews and approvals. The invention streamlines the processing of applications for products and services offered by a financial institution, that automates many steps in the review and approval process, that performs background credit worthiness comparisons based upon an applicant's credit score, financial information and new or existing relationship with the financial institution, if any, that recommends to those applicants who exceed the initial criteria for credit consideration specific credit products with predetermined credit qualified offer amounts, and that ensures the required operating (credit/liability) policies are appropriately completed.

8. Buchanan and Walker patents referenced above as the Closest Prior art of record fails to teach or suggest, individually or in combination a method of (or a corresponding system for) recited in claims 1-51 for conducting banking deposit transactions between a bank and its customers, which comprises the following features.

The bank receives a deposit request generated by a customer that is transmitted to the bank over a public data communication network (such as the Internet). The deposit request includes a specific value date, specific currency, specific tenor, specific rate, settlement instructions and a principle amount of deposit. The bank, in response, determines whether the specific rate specified in the received deposit request is a live rate or an indicative rate. If the specific rate in the received deposit request is an indicative rate, a modified deposit request

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comprising a modified rate is transmitted to the customer over the public data communication network.

Note: the specification at [0011] and [0012] defines live rate as one which when selected causes the system to automatically generate a deal ticket and indicative rate is one which requires evaluation by a bank of the customer's selections of the currency and tenor to generate a quote for a rate.

Deposit is defined at p. 1, line 20 to p. 2, line 2 as "the taking of currencies from customers for an indefinite period of time . . . or for a fixed time . . ." At p. 14 lines 5-6 and 10-12, the specification provides support for the proposed embodiment of the invention of claims 1 and 24 that the customer selects the instructions for the taking of the deposit by the bank from the customer. This disclosed embodiment includes selection of the settlement instructions as part of the deal ticket. The deal ticket is then transmitted to the bank by the customer, as seen at p. 15, line 26 to p. 16, line 3. At p. 20, lines 6-8, the specification states that funds for the deposit can be provided, for example, by proceeds from the receipt of a payment made to the customer. This provides support for the proposed limitation of claims 1 and 24 that funds are not necessarily paid directly by the customer to the bank for deposit, but may be paid to the bank by a third party on behalf of the customer.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

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**Conclusion**

9. The following Non-patent prior art is cited as relevant to the subject matter of the allowed claims.

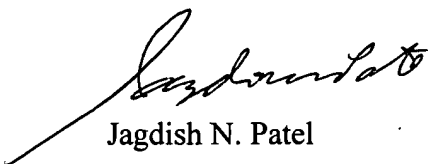
DraftWorldwide Adds 3 Dot-Coms (DraftWorldwide's New York office gets 3 new interactive clients; InfoPost.com, MoneyUnion.com, and Fotobug.com, with combined billings of about \$30 mil) iMarketing News, v 2, n 18, p 18, May 08, 2000

Any inquiry concerning this communication or earlier communications from the examiner should be directed to JAGDISH PATEL whose telephone number is (571) 272-6748.

The examiner can normally be reached on 800AM-630PM Mon-Tue and Thu.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, KRAMER JAMES A can be reached on (571) 272-6783. The fax phone number for the organization where this application or proceeding is assigned is 517-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).



Jagdish N. Patel

(Primary Examiner, AU 3693)

3/26/07